

April 20, 2004

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Your Reference:
Our Reference: 11483-174

**INFORMATION DISCLOSURE
STATEMENT UNDER CFR 1.56 AND CFR 1.97(b)**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Re: New United States Patent Application (Continuation of App. No. 09/324,920)
**Title: RISK MANAGEMENT SYSTEM AND METHOD PROVIDING RULE-
BASED EVOLUTION OF A PORTFOLIO OF INSTRUMENTS**
Applicants: DEGRAAF, Jim et al.

In accordance with 37 CFR 1.97 and 1.98, and in recognition of the duty of disclosure set forth in 37 CFR 1.56, the applicant hereby submits an Information Disclosure Statement including a listing of patents and other publications of which the applicant is aware on form PTO-1449. Copies of the references were either provided or were cited by the Examiner during the prosecution of the parent application. The Examiner is kindly referred to the parent cases for copies of the said references.

In accordance with the requirements of 1.97(b)(1) and (3), this Information Disclosure Statement is filed within three months of the filing date of the application or before the mailing date of a first Office Action on the merits, whichever event occurs last.

In view of the forgoing, it is respectfully submitted that the Information Disclosure Statement should be considered at this time by the Examiner.

Respectfully submitted,



Kendrick Lo
Registration No. 54,948
/sc
Encl.

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|--|---|--------------------------|----------------|------------------------|----------|
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | Complete if Known | | | |
| | | Application Number | to be assigned | | |
| | | Filing Date | to be assigned | | |
| | | First Named Inventor | Jim Degraaf | | |
| | | Art Unit | to be assigned | | |
| | | Examiner Name | to be assigned | | |
| Sheet | 1 | of | 3 | Attorney Docket Number | 11483-33 |

| U.S. PATENT DOCUMENTS | | | | | |
|------------------------|--------------------------|--|--------------------------------|--|---|
| Examiner Initials * | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number - Kind Code ² (if known) | | | |
| | 1 | US-4,346,442 | 08-24-1982 | Musmanno | |
| | 2 | US- 4,642,768 | 02-10-1987 | Roberts | |
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|--------------------------|--------------------------|---|-----------------------------------|---|--|----------------|
| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
| | | Country Code ³ - Number ⁴ - Kind Code ⁵ (if known) | | | | |
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| | 9 | WO 98/54666 | 12-03-98 | Dembo, et al. | | |

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| Examiner Signature | Date Considered |
|-----------------------|--------------------|

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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(Use as many sheets as necessary)

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| Sheet | 2 | of | 3 |
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Complete if Known

Application Number

Filing Date

First Named Inventor

Jim Degraaf

Art Unit

Examiner Name

Attorney Docket Number

11483-33

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner
Signature**

Date Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language. Translation is attached.

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| Substitute for form 1449B/PTO | | Complete if Known | |
| INFORMATION DISCLOSURE STATEMENT BY APPLICANT | | Application Number | |
| | | Filing Date | |
| | | First Named Inventor | Jim Degraaf |
| | | Art Unit | |
| | | Examiner Name | |
| | | Attorney Docket Number | 11483-33 |
| (Use as many sheets as necessary) | | | |
| Sheet | 3 | of | 3 |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|--------------------------|---|----------------|
| Examiner Initials * | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | 1 | SALMAN AZBAR, "Data Compression Techniques For Stock Market Prediction", IEEE, 1994, pp. 72, 74, 76, 78, 80, 82. | x |
| | 2 | "Hedging Tools For Investment Professionals", Wall Street Computer Review, March 1989, 3 pages of text and p. 42. | x |
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